

In the Claims:

Please amend claims 4, 9, 15-16 and 29-31 as follows.

Please note that the original claims submitted were inadvertently numbered incorrectly because there was no claim 22. Applicants have responded in view of the original numbering in order to not confuse the Examiner.

A6 Sub B3 4) (Amended) The method of claim 1 additionally comprising capturing each transaction amount that relates to a sale occurring on an e-commerce site and automatically exchanging currency at a price entered for a local currency.

A7 Sub B4 9) (Amended) The method of claim 1 additionally comprising obtaining a spot price from a market at the time of the transaction.

B4 Contd A8 15) (Amended) The method of claim 1 wherein the transaction occurs within a brick and mortar retail setting.

16) (Amended) The method of claim 1 wherein the transaction occurs within a brick and mortar financial institutional setting.

B7 Contd A9 29) (Amended) The method of claim 23 additionally comprising receiving bids in an online auction and posting online each bid in a local currency and a seller's currency.

A9 30) (Amended) The method of claim 23 wherein the transaction is a business to business transaction.

31) (Amended) The method of claim 23 wherein the transaction is an online sales transaction consummated over a computerized communications network.